

5. Develop a Java program to create a class Bank that maintains two kinds of account for its customers, one called savings account and the other current account. The savings account provides compound interest and withdrawal facilities but no cheque book facility. The current account provides cheque book facility but no interest. Current account holders should also maintain a minimum balance and if the balance falls below this level, a service charge is imposed. Create a class Account that stores customer name, account number and type of account. From this derive the classes Cur-acct and Sav-acct to make them more specific to their requirements.

Include the necessary methods in order to achieve the following tasks:

a) Accept deposit from customer and update the balance.

b) Display the balance.

c) Compute and deposit interest d) Permit withdrawal and update the balance Check for the minimum balance, impose penalty if necessary and update the balance.

```
import java.util.Scanner;

abstract class Account
{
    String CustomerName;
    int Acc_no;
    String AccType;
    double balance;

    Account(String CustomerName, int Acc_no, String AccType)
    {
        this.CustomerName=CustomerName;
        this.Acc_no= Acc_no;
        this.AccType = AccType;
        balance=0;
    }

    abstract void computeInterest();

    void deposit(double amount)
    {
        balance = balance+amount;
    }

    void withdraw(double amount)
    {
        if(amount<=balance)
        {
            balance = balance - amount;
        }
        else
        {
            System.out.println("Oops! Insufficient Funds!");
        }
    }

    void displayBalance()
    {
        System.out.println("Balance = "+balance);
    }
}
```

```

class CurrAcc extends Account
{
    double minbalance=2000;
    int penalty=100;

    CurrAcc(String CustomerName, int Acc_no)
    {
        super(CustomerName,Acc_no,"Current Account");
    }

    void computeInterest()
    {
        System.out.println("No interest on current account");
    }

    void withdraw(double amount)
    {
        super.withdraw(amount);

        if (balance<minbalance)
        {
            balance= balance-penalty;
            System.out.println("Penalty of rs 100 applied");
        }
    }
}

```

```

class SavAcc extends Account
{
    double interest=12;

    SavAcc(String CustomerName, int Acc_no)
    {
        super(CustomerName,Acc_no,"Savings Account");
    }

    void computeInterest()
    {
        double interestamnt = 12.0/100.0*balance;
        balance = balance+interestamnt;
    }

    void withdraw(double amount)
    {
        super.withdraw(amount);
    }
}

```

```

class Bank
{
    public static void main(String[] args)
    {
        Scanner sc = new Scanner(System.in);

        Account c1= new CurrAcc("Sam",1);
        Account s1= new SavAcc("Sam",2);

        while(true)
        {
            System.out.println("Enter 1 for current account , 2 for savings account, 3 to exit");
            int c= sc.nextInt();
            if (c==1)
            {
                while(true)
                {
                    System.out.println("Enter 1 to Deposit, 2 to Withdraw, 3 to DisplayBalance, 4 to computeInterest");

                    int op = sc.nextInt();

                    if(op==1)
                    {
                        System.out.println("Enter amount:");
                        double amnt = sc.nextDouble();
                        c1.deposit(amnt);
                    }
                }
            }
        }
    }
}

```



```

        else if(op==2)
        {
            System.out.println("Enter amount:");
            double amnt = sc.nextDouble();
            c1.withdraw(amnt);
        }
        else if(op==3)
        {
            c1.displayBalance();
        }
        else if(op==4)
        {
            c1.computeInterest();
        }
        else
            break;
    }
}
else if(c==2)
{
    while(true)
    {
        System.out.println("Enter 1 to Deposit, 2 to Withdraw, 3 to DisplayBalance, 4 to
                                computeInterest");
        int op = sc.nextInt();
        if(op==1)
        {
            System.out.println("Enter amount:");
            double amnt = sc.nextDouble();
            s1.deposit(amnt);
        }
        else if(op==2)
        {
            System.out.println("Enter amount:");
            double amnt = sc.nextDouble();
            s1.withdraw(amnt);
        }
        else if(op==3)
        {
            s1.displayBalance();
        }
        else if(op==4)
        {
            s1.computeInterest();
        }
        else
            break;
    }
}
else
    break;
}
}
}
}

```

5) Develop a Java Program to create a class Bank that maintains two kinds of accounts for its customers, one called savings account and another called current account. The savings account provides compound interest and withdrawal but no checkbook facilities. The current account provides cheque book facility but no interest. Current account holders should also maintain a minimum balance and if the balance falls below this level, a service charge is imposed. Create a class Account that stores customer name, Acc No. From this derive the class Cur Acc and Sav Acc to make them more specific to their requirements.

Include necessary methods:

- Accept deposit from customer and update the balance
- Display the balance
- Compound and deposit interest
- Permit withdrawal and update balance. Check for minimum balance and impose penalty.

```
import java.util.Scanner;
```

```
abstract class Account
```

```
{
```

```
    String CustomerName;
```

```
    int Acc-No;
```

```
    String Acc-Type;
```

```
    double balance;
```

```
    Account (String customername, int Acc-No, String Acc-Type)
```

```
{
```

```
        this.CustomerName = customername;
```

```
        this.accno = accno;
```

```
        this.accType = accType;
```

```
        double balance = 0;
```

```
}
```


~~import java~~

abstract void computeInterest();

{

void deposit (double amount)

{

balance = balance + amount;

}

void withdraw (double amount)

{

if (amount <= balance)

{

balance = balance - amount;

}

else

{

System.out.println("Insufficient funds.");

}

}

void displayBalance()

{

System.out.println("Balance = " + balance);

}

class CurAcc extends Account

{

double minBalance = 2000;

int penalty = 100;

CurAcc (String CustomerName, int AccNo)

{

super (CustomerName, AccNo, "Current Account")

}

void computeInterest()

{

System.out.println("No interest on Current Acc.");

}

```
void withdraw(double amount)
{
```

```
    super.withdraw(amount);
    if (balance < minbalance)
    {
```

```
        balance = balance - penalty;
```

```
        System.out.println("Penalty of Rs 100 applied");
    }
}
```

```
class SavAcc extends Account
{
```

```
    double interest = 12;
```

```
    SavAcc(String CustomerName, int Acc_No)
    {
```

```
        super(CustomerName, Acc_no, "Savings Account");
    }
}
```

```
void computeInterest()
```

```
{
```

```
    double interestamt = 12.0/100 * balance;
```

```
    balance = balance + interestamt;
```

```
}
```

```
void withdraw(double amount)
```

```
{
```

```
    super.withdraw(amount);
}
```

```
}
```

```
class Bank
```

```
{
```

```
    public static void main(String[] args)
```

```
{
```



```
Scanner sc = new Scanner(System.in);
```

```
Account c1 = new CurrAcc ("Sam", 1);
```

```
Account s1 = new SavAcc ("Sam", 2);
```

```
while (true)
```

```
{
```

```
System.out.println("Enter 1 for current account,  
2 for savings acc, 3 to exit");
```

```
int c = sc.nextInt();
```

```
if (c == 1)
```

```
{
```

```
while (true)
```

```
{
```

```
System.out.println("Enter 1 to deposit,  
2 to withdraw,  
3 to display balance,  
4 to compute interest");
```

```
int op = sc.nextInt();
```

```
if (op == 1)
```

```
{
```

```
System.out.println("Enter amount");
```

```
double amt = sc.nextDouble();
```

```
c1.deposit(amt);
```

```
}
```

```
else if (op == 2)
```

```
{
```

```
System.out.println("Enter amount");
```

```
double amt = sc.nextDouble();
```

```
c1.withdraw(amt);
```

```
}
```



```

else if (op == 3) {
    cl.displayBalance();
}
else if (op == 4) {
    cl.computeInterest();
}
else {
    break;
}
}

else if (c == 2) {
    while (true) {
        System.out.println("Enter 1 to Deposit, 2 to withdraw, 3 to Display and 4 to compute");
        int op = sc.nextInt();
        if (op == 1) {
            System.out.println("Enter amount");
            double amt = sc.nextDouble();
            sl.deposit(amt);
        }
        else if (op == 2) {
            System.out.println("Enter amount");
            double amt = sc.nextDouble();
            sl.withdraw(amt);
        }
        else if (op == 3) {
            // ...
        }
    }
}

```

```

    st. display Balance();
}
else if (op == 'a')
{
    st. computeInterest();
}
else
    break;
}
}
else
    break;
}
}
}

```

Output:

Enter 1 for ~~savings~~ ^{current} Account, 2 for ~~withdraw~~ ^{savings} Account, 3 to exit

Enter 1 to Deposit, 2 to Withdraw, 3 to Display Balance, 4 to compute Interest

Enter amount: 1000

Enter 1 to Deposit, 2 to Withdraw, 3 to Display Balance, 4 to compute

Balance > 1000.0

Enter 1 to ---

Enter Amount:

4000

Penalty of Rs 100 applied

Enter 1 to Deposit, 2 to Withdraw ---

4

Noninterest on Curr Acc

Enter 1 to Deposit...

5

Enter 1 to ~~Report~~ for ^{Current} Savings Acc, 2 for Savings acc, 3 to exit.

2

Enter 1 to Deposit \$, 2 to Withdraw, 3 to Display Balance, 4 to compute interest

1

Enter Amount: 5000

Enter 1 to Deposit, 2 to Withdraw...

2

Enter Amount:

5000

Enter 1 to Deposit, 2 to Withdraw...

3

Balance = 500

Enter 1 to Deposit, 2 to Withdraw...

4

Enter 1 to Deposit, 2 to Withdraw, 3 to Display, 4 to compute interest

3

Balance = 560

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